

VILLAGE BANK AND TRUST FINANCIAL CORP.

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 3251027	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$575	\$506	-11.9%		
Loans	\$444	\$379	-14.6%		
Construction & development	\$81	\$44	-45.3%		
Closed-end 1-4 family residential	\$121	\$114	-5.7%		
Home equity	\$31	\$26	-16.8%		
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-44.5%		
Commercial & Industrial	\$38	\$34	-8.9%		
Commercial real estate	\$160	\$147	-7.7%		
Unused commitments	\$41	\$36	-12.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$21	\$2	-91.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$23	149.2%		
Cash & balances due	\$56	\$53	-4.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$73	\$80	8.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$69	\$79	13.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$534	\$473	-11.5%		
Deposits	\$488	\$437	-10.4%		
Total other borrowings	\$43	\$33	-24.4%		
FHLB advances	\$38	\$28	-25.8%		
Equity					
Equity capital at quarter end	\$40	\$33	-17.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	6.5%	6.5%	--		
Tier 1 risk based capital ratio	9.0%	8.8%	--		
Total risk based capital ratio	10.3%	10.0%	--		
Return on equity ¹	-53.7%	15.8%	--		
Return on assets ¹	-4.0%	1.0%	--		
Net interest margin ¹	3.7%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.6%	42.0%	--		
Loss provision to net charge-offs (qtr)	117.8%	0.0%	--		
Net charge-offs to average loans and leases ¹	5.6%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	24.8%	11.3%	5.0%	0.3%	--
Closed-end 1-4 family residential	9.0%	8.2%	1.0%	0.4%	--
Home equity	4.4%	7.7%	0.3%	0.8%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	12.5%	0.0%	0.0%	0.1%	--
Commercial & Industrial	3.4%	3.2%	1.4%	1.3%	--
Commercial real estate	9.6%	4.9%	0.2%	0.2%	--
Total loans	11.1%	6.8%	1.4%	0.4%	--